

AMERICAN GENERAL FINANCE, INC.  
1959 OPELIKA ROAD  
AUBURN

FEDERAL  
DISCLOSURE  
STATEMENT

ALABAMA 36830 (ZIP)

Account Number

11088459

BORROWER(S) (NAMES & ADDRESS)

POOL, WILLIE L,  
RT 2 BOX 611  
NOTASULGA AL 36866

☒ Amount of First  
Payment  
☐ Amount of Balloon  
Payment

☐ Total  
Number of  
Payments  
☒ Term  
of Loan

Date of Loan	First Payment Due Date	Other Payments Due on Same Day of Each Month	Final Payment Due Date	Amount of First Payment	Amount of Other Payments	Term of Loan
02/21/89	03/21/89		08/21/90	71.95	71.95	18

1. \$ 1063.09 Amount Financed  
2. \$ 232.01 FINANCE CHARGE  
3. \$ 25.99 ANNUAL PERCENTAGE RATE  
4. \$ 1295.10 Total of Payments

AMOUNT FINANCED is the amount of credit provided to you or on your behalf. (Line 1 above)  
FINANCE CHARGE is the dollar amount the credit will cost you. (Line 2 above)  
ANNUAL PERCENTAGE RATE is the cost of your credit as a yearly rate. (Line 3 above)  
TOTAL OF PAYMENTS is the amount you will have paid after you have made all payments as scheduled. (Line 4 above)

VARIABLE RATE: ☐ If checked, this is a variable rate loan. The Annual Percentage Rate and the interest rate of your loan may increase during the term of this transaction if the prime rate for corporate loans at large U.S. money centers as published in the Wall Street Journal, or its successor, increases. The interest rate on your loan will not increase more than once each month. Any increase in the interest rate will result in higher payment amounts. For example, if your loan were for \$10,000.00 at 15% per year for 10 years, your monthly payment would be \$161.33. If the interest rate increased to 16% per year, your monthly payment would be \$167.51, an increase of \$6.18.

LATE CHARGE: If a payment is more than 10 days late, you will be charged 5% of the late amount, not to exceed \$100.00 and not less than \$.50. (Does-not-apply to interest bearing loans.)

PREPAYMENT: If you pay off early, you

☐ may ☒ will not have to pay a penalty.  
☒ may ☐ will not be entitled to a refund of part of the finance charge.

SECURITY

You are giving a security interest in:

- ☒ Certain Household Goods  
☐ The goods or property being purchased  
☐ Motor vehicle  
☐ Other  
☐ You are giving a security interest in your real estate located at:

☐ The previous Mortgage or Deed of Trust is being retained as security on your loan.

ASSUMPTION: Someone buying your house may not assume the remainder of the mortgage on the original terms.

Collateral securing other loans with us may also secure this loan.

INSURANCE: Credit life insurance and credit disability insurance are not required to obtain credit and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Single Credit Life	\$	I want credit life insurance. Signature:
Joint Credit Life	\$	We want credit life insurance. Signatures: (1) _____ (2) _____
Single Credit Life & Single Disability	\$ 53.09	I want credit life and disability insurance. Signature: <i>Willie L. Pool</i>
Joint Credit Life & Single Disability on Borrower on line (1)	\$	We want credit life and disability insurance. Signatures: (1) _____ (2) _____

CREDIT INSURANCE (LIFE AND DISABILITY) CANCELLATION OPTION


CANCELLATION: If you desire to do so you may, without penalty or obligation, within fifteen days from the date set forth above, cancel, all but not part of, the credit insurance coverages by returning all credit insurance certificates received in connection with this loan to the office where the loan was made. Upon cancellation, a full cash refund of all credit insurance premiums will be made.

You may obtain property insurance from anyone you want or provide it through an existing policy, provided the insurance company is acceptable to the creditor and the amount financed and value of the property exceeds \$300. If you get property insurance from or through the creditor, it will be for a term of NONE months and you will pay \$ NONE.

You may obtain physical damage insurance from anyone you want or provide it through an existing policy, provided the insurance company is acceptable to the creditor and the amount financed and value of the property exceeds \$300. If you get physical damage insurance from or through the creditor, it will be for a term of n/a months and you will pay \$ n/a.

See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

I/we have received a copy of this Federal Disclosure Statement.

<u></u>	<u>2/21/89</u>
(1) First Named Borrower	Date
<u></u>	<u></u>
(2) Second Named Borrower (If Applicable)	Date